

**Refinance Your Ride - Up to \$200 Cash Back and rates as low as 1.24%. See PremierAmerica.com/autorefi for details.**

ANDREW B SHARP  
212 THOMPSON SQ  
MOUNTAIN VIEW CA 94043-4219

Apple Pay is now available for your Premier America credit and debit cards.

**SUMMARY OF DEPOSIT ACCOUNTS**

DEPOSITS	
Regular	\$0.01
Primary Checking	\$1,735.85
<b>TOTAL DEPOSITS</b>	<b>\$1,735.86</b>

**SUMMARY OF LOAN ACCOUNTS**

LOANS	
<b>TOTAL LOANS</b>	<b>\$0.00</b>

**Regular \*\*\*\*96016**

**SUMMARY OF DEPOSITS:**

Deposits / Transfers	0	\$0.00
Other Credits	1	\$0.01

**SUMMARY OF WITHDRAWALS:**

Withdrawals / Transfers	1	\$100.01
Other Debits	0	\$0.00

**SUMMARY OF THIS SHARE ACCOUNT:**

PREVIOUS BALANCE	\$100.01
Total Deposits	\$0.01
Total Withdrawals	\$100.01
<b>NEW BALANCE</b>	<b>\$0.01</b>

You have received \$0.02 in DIVIDENDS in 2015

**Activity**

DATE	DESCRIPTION	AMOUNT
31-Jul-15	Transfer to CK# XXXXXXXX6081	\$100.01-
31-Jul-15	Div on Avg Balance 96.78 Annual Percentage Yield Earned .12%	\$0.01

**Primary Checking \*\*\*\*96081**

**SUMMARY OF DEPOSITS:**

Deposits / Transfers	3	\$8,285.01
Other Credits	0	\$0.00

**SUMMARY OF WITHDRAWALS:**

Withdrawals / Transfers	26	\$3,512.48
Checks Paid	1	\$4,589.34
Other Debits	0	\$0.00

**SUMMARY OF THIS SHARE ACCOUNT:**

PREVIOUS BALANCE	\$1,552.66
Total Deposits	\$8,285.01
Total Withdrawals	\$8,101.82
<b>NEW BALANCE</b>	<b>\$1,735.85</b>

**Activity**

DATE	DESCRIPTION	AMOUNT
01-Jul-15	COMCAST COMCAST	\$128.98-
02-Jul-15	DBT Purchase 025DOMINO'S 7930 PALO ALTO CA Seq#518300632275 Date 7/02/15 Time 16:53	\$19.54-
02-Jul-15	DBT Purchase 025OSHMAN FAMILY JCC PALO ALTO CA Seq#518200633585 Date 7/01/15 Time 16:53	\$115.00-
05-Jul-15	DBT Purchase 025CT-MOUNTAIN-VIEW-UT 650-903-6317 CA Seq#518400817231 Date 7/03/15 Time 17:17	\$163.30-
06-Jul-15	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#518500729940 Date 7/04/15 Time 17:00	\$14.71-
07-Jul-15	CHASE ICPAYMENT	\$50.00-
07-Jul-15	CHASE ICPAYMENT	\$75.40-
07-Jul-15	MERCURY CASUALTY PAYMENT	\$112.46-

**Primary Checking \*\*\*\*96081** (Continued from previous page)

Activity	DESCRIPTION	AMOUNT
08-Jul-15	METHODICS INC	\$6,435.00
08-Jul-15	DBT Purchase 025ADOBE ANIMAL HOSPIT LOS ALTOS CA Seq#518900603168 Date 7/08/15 Time 16:55	\$75.00-
13-Jul-15	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#519100837604 Date 7/10/15 Time 17:01	\$8.97-
14-Jul-15	DBT Purchase 025TARGET 00003 MOUNTAIN VIE CA Seq#519400693486 Date 7/13/15 Time 16:51	\$9.34-
14-Jul-15	Check Number 5880	\$4,589.34-
16-Jul-15	DBT Recur-Purch 025DTV*DIRECTV SERVICE 800-347-3288 CA Seq#519600533086 Date 7/15/15 Time 16:57	\$104.18-
17-Jul-15	DBT Purchase 025STARBUCKS CARD RELO 800-782-7282 WA Seq#519800680191 Date 7/17/15 Time 19:17	\$25.00-
17-Jul-15	DBT Purchase 025LOZANO CAR WASH MOU MOUNTAIN VIE CA Seq#519700774731 Date 7/16/15 Time 19:17	\$18.99-
17-Jul-15	DBT Purchase 025CCSF MTA IPS PRKNG SAN FRANCISC CA Seq#519700774921 Date 7/16/15 Time 19:17	\$4.50-
22-Jul-15	ATT Payment	\$92.50-
24-Jul-15	AMEX EPayment ACH PMT	\$183.00-
24-Jul-15	SHR Deposit MERIWEST CU - MONTA LO 580 NORTH RENGSTORFF AV MOUNTAIN VIEW CA US Seq#072400007014 Date 7/24/15 Time 17:50	\$1,750.00
24-Jul-15	SHR Withdrawal MERIWEST CU - MONTA LO 580 NORTH RENGSTORFF AV MOUNTAIN VIEW CA US Seq#072400007015 Date 7/24/15 Time 17:51	\$20.00-
27-Jul-15	AMEX EPayment ACH PMT	\$300.00-
27-Jul-15	CHASE EPAY	\$1,200.00-
27-Jul-15	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#520600842484 Date 7/25/15 Time 17:05	\$14.71-
27-Jul-15	DBT Purchase 025PET FOOD DEPOT PALO ALTO CA Seq#520602441347 Date 7/25/15 Time 17:05	\$73.83-
29-Jul-15	ATT Payment	\$42.16-
29-Jul-15	Pacific Gas & El PAYMENT	\$105.91-
31-Jul-15	CHASE EPAY	\$550.00-
31-Jul-15	Transfer from SV# XXXXXXXX6016	\$100.01
31-Jul-15	Overdraft Fee	\$5.00-

**Listing of Non-Electronic Checks Paid**

DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
14-Jul-15	5880	\$4,589.34						

Total Overdraft Fees	Total for this period	Total year-to-date
Rejected Item Paid Fees	\$0.00	\$261.00
Rejected Item Not Paid Fees	\$0.00	\$29.00

**YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act. The words YOU, YOUR and YOURS mean each and all of those who apply for and/or use any of the services described in this notice. The words WE, US and OUR mean Premier America Credit Union.

**NOTIFICATION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT**

If you think your statement is wrong, or if you need more information about a transaction on your statement, you must telephone us at 818-772-4000 or 800-772-4000, or write to us at the address listed on your statement. You should contact us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. If you tell us orally, we may require you to send us your dispute or question in writing within ten (10) business days. You should give us the following information:

- Your name and account number.
- The dollar amount and date of the suspected error.
- Describe the error and explain why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your loan automatically from your savings or checking account, you can cancel the payment on any amount you think is wrong. To cancel the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including FINANCE CHARGES, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any FINANCE CHARGES related to any questioned amount. If we didn't make a mistake, you may have to pay FINANCE CHARGES, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. When the matter is finally settled, we must tell anyone we reported you to that the matter has been settled between you and us. If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your statement was correct.

**CHECK RECONCILEMENT INSTRUCTIONS**

1. **Subtract** from your check register any charges listed on this statement that you have not previously deducted from your balance. Also, **add** any dividend not previously included.
  
2. **Enter** your ending checking balance as shown on this statement. \$ \_\_\_\_\_
  
3. **Enter** deposits made later than the ending date of this statement. \$ \_\_\_\_\_  
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- TOTAL OF 2 AND 3 \$ \_\_\_\_\_
  
4. Subtract total checking outstanding. \$ \_\_\_\_\_
  
5. This amount should equal your check register balance. \$ \_\_\_\_\_

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS**

Write us at the address shown on the front of this statement or telephone us as soon as you think your statement is wrong, or if you need more information about a transaction on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. In your letter, you should give us the following information:

- Your name and account number.
- The dollar amount and date of the suspected error.
- Describe the error or the transaction you are unsure about, and explain why you believe there is an error or why you need more information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error so that you have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate and if we find we have made an error, we will credit your account at the conclusion of our investigation.

**VISA LINES OF CREDIT**

If we receive payment for the total of the previous billing cycle's New Payoff balance shown on your statement by the date payment was due, we do not assess a periodic FINANCE CHARGE on your balance.

If such payment was not received, then we compute the periodic FINANCE CHARGE on your account by multiplying the daily periodic rate by the average daily balance and multiplying the result by the number of days in the statement period. To get the average daily balance, we take the ending balance of your account each day, after adding any new advances or purchases and subtracting the principal portion of any payments or credits.

**MASTERCARD LINES OF CREDIT**

If we receive payment for the total of the previous billing cycle's New Payoff balance by the date the payment was due, we do not assess any new periodic FINANCE CHARGE on your balance, excluding cash advances which are assessed FINANCE CHARGES from the day they are posted to your account until they are paid. If such payment was not received, then we compute the periodic FINANCE CHARGE as shown above for VISA lines of Credit.

**PREMIER LINE / OVERDRAFT LINE OF CREDIT**

We compute the periodic FINANCE CHARGE on your account by multiplying the daily periodic rate by the daily balance of your account. To get the daily balance, we take the ending balance of your account each day, after adding any new advances and subtracting the principal portion of any payments or credits.

List outstanding checks that do not appear on your statement.

CHECK	AMOUNT	CHECK	AMOUNT
_____	\$ _____	<u>SUBTOTAL</u>	\$ _____
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<u>SUBTOTAL</u>	\$ _____	<b>TOTAL</b> →	\$ _____